

## CLAIMS

I claim:

1. A system for complying with requests for information received from a network and directed to a user, said system comprising:

a data flow monitor interposed between the network and the user that intercepts such requests;

a wallet database where personal information of one or more users is kept in a secure manner and is associated with non-personal identifiers;

a history database containing at least some previously-completed and user-validated requests in which at least some of the personal information is replaced by the non-personal identifiers to at least partly depersonalize the requests;

a request completion system coupled directly or indirectly to the above elements that accepts such requests, that attempts to fulfill such requests using information obtained from the wallet database through the use of history database records of one or more previously completed, validated copies of the same type of request, and also through asking the user to complete all or those portions of requests not automatically completed and to validate all or those portions of requests automatically completed;

said request completion system further including a completed request analysis engine that can add completed, user verified, and at least partly depersonalized requests to the history database.

2. A system in accordance with claim 1 to which is added

a dictionary database containing rules governing what information, identified by non-personal identifiers, goes where in particular types of requests;

wherein the request completion system also attempts to fulfill such requests using information obtained from the wallet database through the use of rules obtained from the dictionary database specifically applicable to a particular type of request.

3. A system in accordance with claim 2

wherein the request completion system's completed request analysis engine also validates new sets of rules developed through history database request analysis and user validation with respect to a particular type of request, thereby developing from the history database new rules for inclusion in the dictionary database.

4. A system in accordance with claim 3

wherein the request completion system also attempts to fulfill such requests using information obtained from the wallet database through the use of rules obtained from the dictionary database applied using fuzzy logic or artificial intelligence techniques.

5. A system in accordance with claim 4

wherein the request completion system's completed request analysis engine also validates new sets of rules developed through fuzzy logic or artificial intelligence analysis of existing rules, and this engine also can give positive or negative training feedback to the fuzzy logic or artificial intelligence system in accordance with its performance as accepted or corrected by users.

6. A system in accordance with claim 5 which further includes

a validation program coupled to the data flow monitor that determines and validates the source of the request.

7. A system in accordance with claim 6

wherein the validation program also determines and validates the user's identification.

8. A system in accordance with claim 1 to which is added

a dictionary database containing rules governing what information, identified by non-personal identifiers, goes where in requests;

and wherein the request completion system also attempts to fulfill such requests using information obtained from the wallet database through the use of rules obtained from the dictionary database applied using fuzzy logic or artificial intelligence techniques.

9. A system in accordance with claim 8

wherein the request completion system's completed request analysis engine also validates new sets of rules developed through fuzzy logic or artificial intelligence analysis of existing rules and history database request analysis, and this engine also can give positive or negative training feedback to the fuzzy logic or artificial intelligence system in accordance with its performance as accepted or corrected by users.

10. A system in accordance with claim 9 which further includes

a validation program coupled to the data flow monitor that determines and validates the source of the request.

11. A system in accordance with claim 10

wherein the validation program also determines and validates the user's identification.

12. A method for automatically complying with requests for information received

from a network and directed to a user comprising the steps of:

establishing a wallet database where user information can be kept secure and can be associated with non-personal identifiers;

establishing a history database where user validated, completed requests may be kept with at least some personal information replaced by non-personal identifiers to at least partly depersonalize the requests;

monitoring the flow of data between the network and the user and intercepting such requests for information;

attempting to complete such requests using information obtained from the wallet database through the use of history database records of one or more completed, validated copies of the same type of request, and through asking the user to complete all or those portions of a request not automatically completed and to validate all or those portions of a request automatically completed; and

following user review and validation or completion or correction of a completed request, analyzing any changes made by the user to add completed, user verified, and depersonalized requests to the history data base.

13. A method in accordance with claim 12 additionally comprising the steps of establishing a dictionary database containing rules associating non-personal identifiers with specific data fields within specific types of requests; and

attempting to complete such requests using information obtained from the wallet database through the use of rules obtained from the dictionary database applicable to a particular type of request.

14. A method in accordance with claim 13, additionally comprising the step of following user review and validation or completion or correction of a request, analyzing any changes made by the user to validate any new rules developed through history database record analysis techniques and adding them to the dictionary database.

15. A method in accordance with claim 14, additionally comprising the step of attempting to complete such requests using information obtained from the wallet database through the use of rules obtained from the dictionary database applied using fuzzy logic or artificial intelligence techniques.

16. A method in accordance with claim 15, additionally comprising the step of following user review and validation or completion or correction of a request, analyzing any changes made by the user to validate any new rules developed through fuzzy logic or artificial intelligence techniques and adding them to the dictionary database, and to